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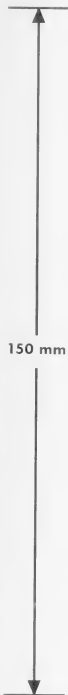
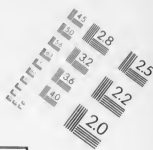
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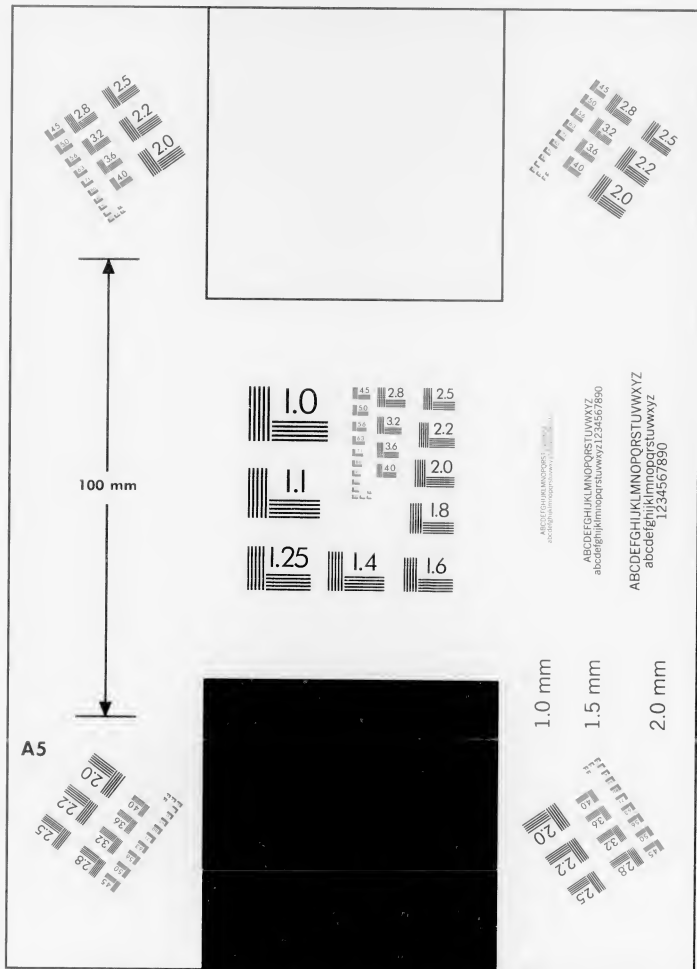
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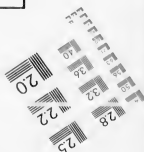
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OR

THE GATHERERS OF WEALTH

ANTHROPOPHAGI

OR

The Gatherers of Wealth

AND

HOW THEY DO IT

A Study of the Statics and Dynamics of Our Civilization

By GEORGE PYBURN

"Nothing extenuate, nor set down aught in malice."

PUBLISHED BY THE AUTHOR AT 1011 H STREET
SACRAMENTO, CAL.
1907

ANTHROPOPHAGI

OR

The Gatherers of Wealth

AND HOW THEY DO IT

FOREWORD

In order to the full understanding of this paper, it will be helpful to show clearly the distinction between "wealth makers" and the "gatherers of wealth." It is very true that in some cases both these functions are performed by the same person, and simultaneously; but in treating of such, only the gathering functions will herein be taken cognizance of. Business men, men of affairs, speculators, and such as get their living, and accumulate fortunes by other means than productive or enhansive labor, speak of their gains as "making money." "By this transaction," for example; the selling of a piece of land at a price in excess of what it cost them—they say: We have *made* so much—call it five hundred dollars. But this is not a correct statement; they have *made* nothing, while it is true they have *gained* so much. The transaction has not increased the amount of wealth—money—existing in the world by a single dollar; it has only transferred so much—in this case five hundred dollars—from the coffers of the buyer to the coffers of the vendor. The *gain* of the vendor means, therefore, loss to the buyer. To illustrate: the vendor in this case pays five hundred dollars for a piece of land, and *at once*, without turning a furrow

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thereon, sells it for a thousand dollars. The buyer has paid five hundred dollars more for the land than it is intrinsically worth, and therefore he has lost just so much, while the vendor has gained an equal amount. There has not been, be it well understood, a dollar's worth of value produced in and during the entire transaction. On the other hand, to illustrate the distinction between *making* and *gaining* wealth; had the vendor, by his own labor, planted and raised on the land in question, a crop of potatoes or wheat of the value of five hundred dollars, then he would truly have made that amount, for he would have created wealth which before did not exist.

This, in short, is a statement of the essential difference between *making* wealth—or money—and *gaining* it; between the maker and the gatherer. It will state the case more clearly and preclude all misunderstanding, to say: whenever, however and by whomsoever wealth is *gained* by one *without creating it*, an equal amount is lost by some other, or others. The terms gain and loss are here complementary to each other.

To the observer on the outside a curious anomaly is presented by society, which, when first perceived, is somewhat startling. The laborers are poor; the idlers are rich; those who make things have fewest things to use; those who build stately and elegant mansions dwell in small and inconvenient houses; those who weave the most delicate fabrics for dress and who make the finest and most luxurious garments, are themselves clothed in dresses of coarse material and imperfect construction.

Yet Adam Smith, in his great work, "*The Wealth of Nations*," says: "The produce of labor constitutes the natural recompense or wages of labor. In that original state of things, which precedes both the appropriation of land and the accumulation of stock, the whole produce of labor belongs to the laborer. He has neither landlord nor master to share it with him," p. 29, Edinburgh Ed. of 1845.

It has been shown in a previous essay, "The Makers of Wealth," that all wealth—all things which have an exchangeable value, and which minister to man's necessities and comforts and delights—are produced by labor, which in its ultimate terms means muscular effort,* labor, exerted upon the earth and its crude contents and spontaneous growths, clay, stone, sand, coal, ores and trees, wild and tame animals, fish and other inhabitants of the seas, rivers and lakes, and birds of the air. It has been shown likewise that the most elementary work, for example the plowing of the field to produce food, the digging and tempering of clay to make bricks, the felling of trees for timber and boards, as also the carrying of materials from the place where they grow or are made to the place where they are needed for use, is absolutely essential to the more complicated and precise operations of the house builder, the preparer of acceptable food, the designer and constructor of machines, etc.; and that as a natural corollary to this conclusion the former is entitled to the same measure of honor and recompense as the latter; and so, throughout the innumerable co-operations involved in the making of the most complicated and refined specimens of man's handiwork. Assent to these propositions would lead one to look for a more or less equal distribution and sharing of the wealth of the world among the laborers, irrespective of the particular work which each individual contributes to the finished production.

But, as we know, this is not the actual condition of things, it does not express the relations which the workers bear to the wealth of the world. For there is in society a notable number of people who do no work, "who toil not, neither do they spin," and yet, they have wealth in abundance, and even far beyond their power to use or enjoy. At the same time a very large proportion of the

* Even in cases where brain or intellectual work is the moving power, muscular effort is required to communicate the idea—by speech, or by writings, or by drawings.

laborers, especially those engaged in the elementary activities just mentioned, are but scantily supplied with necessities, and seldom or never come in contact with, nor enjoy the luxuries and refinements which add so much to the delight, and therefore to the value of life.

This essay is an attempt to analyze society, and to show the conditions and forces therein existing which cause this anomalous state of affairs.

We learn from travelers that, among primitive people—savages as we call them, people of the forest, mountains, plains and even lakes—who make their living by hunting, fishing, and by gathering edible roots and plucking the spontaneous fruits of trees, there is no such marked distinction between rich and poor as we find in civilization, although doubtless there are more or less differences in the possessions of individuals—differences which may easily be accounted for by differences of age, of energy and ingenuity shown by the individual members of the tribe. Take notice here in passing, that, among savage peoples there is no such condition within the tribe as many have imagined, namely: every man's hand against every other man. On the contrary, there is general if not effusive friendship, or at worst indifference; no one goes hungry while there is food in the camp, and no one attempts to injure his fellows. They hunt and fish together, or separately, as may be agreeable or convenient, and the catch is more or less at the service of the whole. And this, which we are told again and again, may easily be believed, for it is reasonable; only by peace and mutual helpfulness could any group continue to exist. "A house divided against itself cannot stand." The case is different, however, as between neighboring tribes. Here there is enmity and war, continuous or intermittent; the cause of these wars we find mainly in the desire for better or more easily procured food, and for

this cause they encroach on each other's hunting grounds or fight for their possession, or perhaps it is to get a change of diet, a feast of flesh, the flesh of their enemies; in general terms, in the desire to gather the wealth they have not created, or to appropriate the foundation and source of that wealth. Under civilization, and especially commercialism, new territory and new markets, instead of new hunting grounds, is the main cause of wars. History teaches us that in war is to be found the first beginning of the gathering of unearned wealth—wealth created by others—the vanquished—and appropriated by the victors. Time was, when the victors slew the vanquished and ate them; but in after times they spared the lives of their conquered enemies and made them slaves. War and slavery then we see to be inseparably connected. Under the condition of slavery we see people obliged to work, obliged to make things for their masters—owners—to use and enjoy. A startling conclusion confronts us here: *Slavery is only a commutation of the death sentence pronounced on the vanquished, and is only another and milder form of cannibalism.*

You demur to this statement? But it can be proven. The man-eater gratifies and nourishes his body by eating the flesh of his victim; which flesh, by digestion, is transformed ultimately into his own blood and flesh, just as wheat and potatoes and mutton become transformed into flesh in the eater thereof. Now the slave-owner who appropriates to his own use and nourishment the grain, for instance, which his slave has raised and prepared for food, does in fact eat a portion of the flesh of that slave, thus: in the acts of plowing, planting, reaping and grinding, the muscular tissue of the slave-laborer is literally and momentarily destroyed—used up; and the wheat, flour or other produce is the result of its destruction. It is thus demonstrated that *slavery is only a prolonged, modified and perhaps mitigated feast of human flesh, wherein the master is the eater and the slave the meat.*

The possession of slaves thus becomes a source of wealth—food and the like—to their masters, into whose hands the overplus of their production comes. By overplus is meant the wealth their labor creates, less only what the slaves necessarily consume in order to live. As in the course of time tribes became associated, and merged themselves into larger groups, forming States and Nations, they continued to retain their slaves among other possessions. Slavery then became an accepted and acknowledged institution, a living source of wealth to the master-class, who fed and maintained their slaves in working order, only that they—the masters—might appropriate the wealth which the slaves created, and in order that these slaves might propagate a generation of slaves to continue their labor. The slave-masters, instead of killing and eating their slaves at once, keep them alive to fatten and breed, in order to provide a continual feast; just as sheep are tended in order that their masters may have wool and mutton.

War has ever been the most notable method whereby one nation gathered and appropriated the wealth of other nations, and monopolized their opportunities for producing it, such as territory and trade. In the heyday of Rome the wealth of the peoples which its armies conquered was seized upon and poured into the national treasury, from thence to be distributed (very unequally) among its citizens; in some cases as food, and circuses, in others as land and villas, and works of art, and slaves. This is to be noted, however, of the distribution: the Generals and Commanders of the army always received the larger shares, and the common soldiers, who did the actual fighting and were most exposed to danger, received least. Thus again we see the anomaly before touched on, those who labored and suffered most, reaped least of the accruing reward.

The army, while a gatherer of wealth by conquest, is, for the time between the struggle and victory, a dissi-

pator of wealth. It is in need of equipment and provisions, food and transportation, which in the first instance, impoverishes the workers among its own people; then by diminishing the number of workers, it lays extra burdens on those who are left, to the extent of double or more.

In the middle ages, and perhaps in all civilized periods, the land of a country, as it became settled, was parceled out by the King or Ruler, among the head men, his companions and supporters—Dukes, Earls, Counts and others. Note here that Duke meant originally a leader; whereas now it is a mere empty and meaningless title. These, together with their followers and feudal retainers, occupied certain tracts of land, and in times of peace the common people cultivated so much of this as was required for food and other necessities. Much of this produce was, of course, for the use of the headman or Lord of the tract, who was actually their leader. Besides the cultivated land, however, there was always plenty of "commons," or land for pasture and dwellings, open to the use of whomsoever among the people desired it.

But in modern times this is changed. Monopoly of land has become the custom under various forms, and with rare exceptions in special cases. This monopoly of land works in this wise: It gives the "owner," as he is called, the power of withholding from use by others, vacant tracts, except on certain conditions; for example, the payment of rent—that is, a varying or fixed sum, paid at intervals, or the payment of a purchase price at once. The sum paid as rent is supposed to be part of the produce of the land under use or cultivation; and the purchase price is exacted and paid in anticipation of future returns from cultivation or other use. This power to demand and collect rents enables the landlord to "gather wealth," sometimes in enormous amount, without labor—in other words, it enables him to take from others part of the wealth they have created. NOTE HERE that, "Land

"Monopoly" does not apply to the mere undisturbed and exclusive possession of land *in use*, by an individual, or group of co-operating producers. Whoever uses a tract or parcel of land, large or small, for any useful purpose, as agriculture, the erection of dwellings or factories for manufacturing useful commodities, does not come under the definition of a MONOPOLIST. This is actual, in contradistinction to so-called legal occupation. But when this same somebody owns or claims a controlling power over another tract of land, which is and remains vacant and not in use, so that he can and does exact *rent* or tribute from those entering thereon and using it, he is now a MONOPOLIST. This condition is properly denominated LAND MONOPOLY, a gigantic institution which gives power to its beneficiaries to "gather wealth" from the workers in enormous amounts. The Duke of Westminster—to cite examples—no longer a *leader* of men to battle—who owns or has the monopoly of the larger part of the land on which London is built, gathers in, every year, an enormous revenue from RENTS; spite of the fact that he has never done a hand's turn towards earning or improving the estate, and does not even manage it himself; this he leaves for commissioners, stewards, bailiffs, and lawyers to perform. The Duke of Northumberland, no leader, only a titular Duke, is another example of this class. He owns the greater part of the large county of Northumberland and gathers wealth in the shape of Rents and Royalties from farmers, manufacturers, miners, tradesmen and fishers, while he lives here or there, as he wills, in luxury and idleness. And there are others. It will be enlightening, while on this subject, to show, in addition, how these rents, already, and for long time past enormous to the tenants, and enormous in their aggregate amount, tend continually to increase. As the land occupied by people in centers of manufacture and trade—large cities, and more or less all over the country becomes congested by increasing population, it is sought

for with avidity, and people are willing (because compelled) to pay higher and ever increasing sums for permission to live and do business thereon. Rents are consequently raised and purchase prices increased every few years. Observe that these rents and purchasing sums come in the last analysis from the elementary and skilled laborers above mentioned as the makers of all wealth. Land Monopolists form a large and hungry group of man-eaters.

Modern instances of this enhanced "value"—that is, selling price—of land in populous centres, may, with propriety, be cited here; of course the value or selling price is the basis on which rents are calculated and demanded; and rents are paid by the workers either directly as rents, or indirectly by profits derived from their labor, or from their purchases in stores.

THE UNEARNED INCREMENT.

Prof. Frank Parsons tells in the St. Louis *Mirror* the following stories related to him by Henry Clews, the New York banker. Speaking of one instance in which an acquaintance secured a fortune without rendering an equivalent, Mr. Clews said:

A dozen years ago he bought some property on Thirty-fourth street, near Fifth avenue, for \$250,000. The buildings were worth about \$100,000, so that the land (fifty feet front on Thirty-fourth and running through to Thirty-fifth, four lots 250 feet front by 200 feet deep) was valued at \$150,000.

Six months ago he sold this property for \$750,000, which was the value of the land, less the cost of moving the buildings, for the place was bought to tear down and rebuild.

Mr. Clews says he believes the land to-day is worth \$1,000,000. That is \$850,000 of "unearned increment" in a dozen years; nearly 500 per cent increase in twelve years.

But that is not all of the story.

Just after the close of the rebellion this same land was bought for \$48,000. So that \$952,000, or 95 per cent of the present value, is unearned increment; and if we went still further back we should find that practically the whole \$1,000,000 value is due to the growth of New York and its relation to the commerce of the country.

Mr. Clews spoke of another case even more remarkable. The owner of a southern plantation, some forty years ago, was ordered to go to the headwaters of the Mississippi for his health, so he sold his property for about \$150,000 and went West.

Stopping in Chicago on his way, he found what seemed to him an excellent opportunity for investment in real estate. He telegraphed his doctor to ask if

Chicago would not do for a residence. The reply was: "Don't stop in Chicago over night if you can help it."

So he went on, and wishing to have his property where he was to live, he did not invest in the Chicago land, a fact his heirs most deeply regret, for that and in Chicago, which was offered to the planter for less than \$150,000, is worth to-day \$80,000,000—about 50,000 per cent increase in less than half a century.

[While this is in press, we read in *The Independent* of April 4th the following from the pen of John Martin, agent municipal ownership: Referring to a farm held for building sites, the owner told a real estate agent recently: "If you had come to me a year ago and offered me \$25,000 for that farm, I should have accepted the offer eagerly. In May I was offered \$63,000 and indignantly declined it; later I refused \$75,000. I now give you authority to sell it for \$126,000 any time before next March." In the winter of 1906 * * * a farm near Oakwood was sold for \$5,800; in the spring it sold for \$17,500, and a short time ago \$25,000 was refused, the owner demanding \$30,000. Another farm near New Dorp was sold a year ago for \$11,000, resold for \$13,500, in two months after resold for \$17,000, and in succession for \$25,000, \$37,000, and finally for \$50,000! So much for Land Monopoly as an engine of wealth gathering!]

Man, however, is mortal; in two or three generations at most, the gatherer of wealth reverts to the dust from which he came, and his accumulations, large or small, are left for the moment without an owner. It might be supposed that, now, these accumulations would revert to the people—society—from whence and whom they were gathered; but no; the law or custom of INHERITANCE comes in here to say that instead of being gathered into a general fund they shall pass on to certain individuals—heirs, kinsfolk or legatees—sons, daughters, favored friends, or other selected beneficiaries. In this manner the accumulations of one generation are added to those accruing to the next succeeding one, and as may easily be perceived, ultimately they amount to the enormous "fortunes" possessed by many people of the present day. We are not concerned in this essay to discuss the *ethics of inheritance*; we wish to call attention merely to its effect in increasing the heaps of unearned wealth kept from public use—so different from the result which would follow the escheat of real estate and the recovery of the personal property values of decedents into the public treasury. A few—the normal number—of the enormous fortunes thus left

behind, were they turned to public use, would materially reduce the national or State debt, and thus lessen taxation—and taxation, be it remembered, and it cannot be too often reiterated—falls most heavily, indeed exclusively, on the makers of wealth.

There is another phase of this custom of inheritance which makes it a powerful auxiliary in the gathering of wealth, when, as in many cases, legacies and inherited wealth take the form of money. This may be noticed at length under the head of usury or INTEREST, which naturally comes for review along with inheritance. A large number of wealth-gatherers depend exclusively for their incomes on what is called *interest*—usury—on money loaned, or on buildings and machinery purchased with money, and rented for manufacturing purposes to others. The money-lenders in these cases do nothing whatever towards the various industries in which their money is invested; and yet they derive therefrom a more or less large current income, and at the same time continue to hold the lien derived from the original loan. This is not diminished by time, but stands as a debt ten or one hundred years afterwards, the same as at the beginning. Monopoly of certain important and even necessary facilities and supplies to the people, as railway-travel, carrying facilities, gas and water supplies, electric lighting and power, telephones and telegraphs, are, as well as land monopoly, powerful engines for gathering wealth, and with equal steps for depleting the makers thereof. The immense power these (and indeed all) monopolies give to their possessors and wielders is only surpassed by those of the landlord, for the reason that, while land is an *absolute* necessity of life, the others are only necessary relative to particular conditions to which we have become habituated; but their grip on society, and especially on the workers, is none the less firm, deadly, and exhausting. This power is exhibited clearly and forcibly in the palatial offices these

monopolists build, and in the princely salaries paid the presidents and secretaries of the franchise-holding corporations. These things mean extortionate charges, that is, charges above the labor value of their services, squeezed out of the people under duress of their natural or artificial necessities. In addition to these overcharges, monopolists derive considerable profit from their numerous under-paid wage-working co-operators.

Reverting once more to Land Monopoly, attention is called to the fact that, besides serving primarily to gather wealth in profusion for the landlord, it gives rise to a secondary and parasitic class of operators—the jackals of the first series mentioned. I use the term parasite and jackal without malice or other sinister intent; but simply to designate accurately and effectively their functions, and to show the part they play in the game of wealth-gathering. These “land agents” and “real estate agents,” brokers and such, busy themselves as go-betweens in dividing up and disposing of tracts of land into lots for farms, homes, and for building purposes—a laudable enough procedure in itself; then they advertise with great sound of trumpets their supposed excellencies, and the advantages they offer to purchasers; price them at exorbitant rates; and lastly, by promise of rapid increase of value, entice people of small means—wage earners mostly—to buy, by offering “easy terms”: five dollars down and the balance in “easy payments.” If the poor wage-earner’s work gives out, and he is unable to meet the “easy payments,” he stands in good chance to forfeit all his former investments. See the current numbers of the daily press for these tempting advertisements and practically lying representations. So much for that class of wealth-gatherers. It would not be amiss, but entirely proper to include Stock Operators, Brokers and such people of dubious honesty and sinister methods in this class of non-producing absorbers of the wealth of the

community. Only in a community of cannibals it would seem, could such people be tolerated.

The use of money in conducting the business of society is a powerful engine, which is used in various ways by the gatherers of wealth to further their aims. Money is called a measure of values—the *measure*—and is supposed to facilitate the equitable exchange of commodities. It certainly facilitates exchange; but it just as certainly beclouds the equities involved in these transactions. Values, or what are called values in commerce, are of two kinds at least, that is to say they are estimated in two different ways: the value of a given thing is primarily measured by the amount of labor used in its production, and this is certainly its value to the maker; in this respect land has no value, for it is not made, it is *found*. But another kind of value attaches to things in commerce, from a consideration of the ratio subsisting between the demand for its possession and the quantity presented for exchange. And herein lies the circumstance which beclouds the equities. For artificial restrictions of supply may be and are habitually created, either by false representations as to the quantity available, or by getting possession of the whole stock, and refusing to exchange save at exorbitant prices. This is called “cornering the market.”

Now, in its application to wages we see both these phases of value operating. Take for example the making of hats. The men and women working under the direction of a large manufacturer are paid a given wage in money per day or month. The hats cost, say, fifty cents in labor and material. (See reports, Labor Commissioner for U. S.) Upon the principle laid down by a certain law-giver: “Thou shalt not muzzle the ox which treadeth out the corn,” these men should be able to buy hats at the cost price to the manufacturer, that is to say: they should eat of the corn they are treading out. But no. They must buy from a retailer, at four or five times the

actual cost. In this instance we see how the use of money beclouds the transaction. The money received as wages is supposed to represent the value of the workman's labor, while in fact it does no such thing. This may be shown conclusively by the fact that it will not buy back the thing or things which he has just made. Workmen in all the various undertakings, one would think, should be well supplied, at least with the things they make, and have, besides, some surplus for mutual exchange. But this is far from being the case. Of course this becloudment of the wage-worker's judgment and perception of the equities, redounds to the employer's profit and aids him most effectually in gathering wealth, in "keeping back the (proper) pay of the laborer," in devouring the flesh of his fellow; and in this wise: suppose such a manufacturer employs five hundred or more workers who are paid in wages but a moiety or less, of the value of their labor. Then he is gathering a large amount of wealth which they have created; and the pity of it is, most of the workmen are unconscious of this drain on their life resources. On the other hand, if payment were to be made in part of the produce, the dullest among them could perceive the inequity of the transaction. So much for the effects of the use of money as wages. We must here understand that the employer of workmen in a large factory is not necessarily a Captain of Industry; he may be a purely speculative owner of capital, which he invests in this particular enterprise. As a real director of the workmen, an instructor and regulator of the exertions, and as a participator therein, his earnings should not be called "gathered wealth," they are his wages—the recompense of his labor in production. But his profits from the men employed, *the value of their work less only what he pays as wages*—that is "gathered wealth." As an employer and director, or manager, he agrees with others to work at a given task, to a given end, in consideration of certain wages paid at given inter-

vals to himself as well as to his employees or co-workers. But the employer and his workmen are not, except in a very limited degree, partners in the undertaking; the employer expects to get more for the joint produce of the concern than he pays in wages and salaries; he expects to have *profit*; in other words, he expects to gather more wealth than he has produced. The wage-worker, because he has to be, is content to get enuf to maintain himself (and family) in health and vigor, so as to continue laboring and to perpetuate a race of laborers to take his place. In brief, the wage system is an arrangement whereby the employer expects to gather the wealth which others—his workmen—have created; "to gather where he has not strewn, and to reap where he has not sowed."

But the half has not been said concerning the use of money as an instrument of wealth-gathering. Money-mongers manage in one way or another to get hold of, or control, the bulk of the money used by the people, and as it passes through their hands they take toll of it. These money-mongers—well fed, well clothed, well groomed and well housed—are eminently respectable, and pass under a variety of names: bankers, stock operators and brokers, money lenders, note shavers, and so on; but all alike, they live on dividends, interest—usury—which practice they justify and defend by saying that "money breeds money." The potency of money in gathering wealth by means of interest may be illustrated by exhibiting the amount accruing on a loan of one dollar at 5 per cent, compounding only at the end of the year. In one hundred years, the interest thereon amounts to over fifty dollars, and the dollar principal is still owing, and to be added to this. Make what the scientific people call a "control experiment." Put a dollar into a box and keep it a hundred years, then see how much it has *bred*—you will find no more than one dollar in the box. The fifty

odd dollars of interest has come from the fruits of labor; it is human flesh and blood.

Bankers are notable gatherers of wealth; they gather with both hands. With one hand they gather the money of their depositors under pretense of safeguarding and managing it; and with the other they lend it out to borrowers, but with this difference: to depositors they return perhaps interest at a small rate, say 3 or under special conditions $3\frac{1}{2}$ and 4 per centum; and from their borrowers they receive double interest, 6 and oftentimes 10 and more per cent. To the first, namely the depositors, they offer no security or guarantee for the return of deposits save their "standing" and reputation; from the latter they demand security to an amount at least double that of their loans.

It is admitted for the argument's sake that banking is one of the needful, perhaps indispensable institutions under present conditions; it provides mechanical safeguards for coin entrusted to their keeping, and facilitates exchange between distant places; and if the returns from the activities of the operators were measured by, and comparable with the other forms of industry—that is, if it were sufficient only to provide a comfortable, or let us say an elegant, living for the participants, nothing could be more beneficent than the function banking performs. As a matter of fact, easily understood from the foregoing statement, large amounts of wealth are gathered by bankers, entirely in excess of the benefits they bestow. And this is predicated on the supposition that they faithfully perform their promises to depositors from whom they derive the bulk of their working capital. But when the bank breaks, which is not so rare an occurrence, stand from under! We know how much of misery and poverty is the result—not to the bankers, let it be observed—but to the depositors. We never hear of the principals or large stockholders going hungry as the result of a bank-failure!

Trade—the active exchange of commodities—is another mode whereby, under present conditions and methods much wealth is gathered. Notwithstanding that many merchants fail, and only the few succeed in "making money," the design and methods of trade are to make gain; and in those many cases of failure, it would doubtless be found on inquiry that the unsuccessful merchants had lived too luxuriously, and spent more than their current salaries and profits aggregated, and thus they came to grief. An honest exchange of commodities is predicated on equal benefits to both parties concerned in the transaction. Then where do profits, that is ultimate or net profits, come from? The first statement precludes profit—for observe, profit and loss must be equal and balance. Where the merchant profits, the buyer loses. It is, however, within the power of imagination to picture a kind of commerce where both buyer and seller should be benefited and the merchant make a good living by his exertions.

It goes without saying that trading on imaginary goods or stocks is a mode of gathering wealth which can only be correctly characterized as gambling. This, namely gambling, is ostensibly disapproved by society, as may be shown by quoting the laws against it; nevertheless some of the most successful gatherers of wealth habitually operate in this manner, and notwithstanding, maintain their standing in "good society." If we mention the adulteration and falsification of goods in trade, either in quality or quantity, it is only for the purpose of showing that it is a very effectual mode of gathering wealth, and that it is habitually practiced; but it must be added that, in many quarters, this mode is ostensibly condemned, but practically it is condoned: of course it is condemned by the victims, the purchasers and consumers. Retail merchants excuse themselves by shifting the blame onto the wholesalers—they say: "We sell such package-goods as they furnish us." The wholesalers excuse

themselves by saying the retailers will not pay the price for honest goods; and the retailers further say their customers want cheap goods and they get them; incidentally it may be observed the thief says: "I cannot see my family starve, nor can I go hungry myself"—hence I steal and rob." So, there you are!

It would be impossible in the limits of this paper to enumerate every mode of wealth-gathering practiced in civilization today; but there is one mode, in addition to those already mentioned, which it would not be proper to omit, if for no other reason than that of comparison, and for the discovery of the essentially inequitable and unsocial character of all wealth-gathering. The class of people which practises this mode, or more correctly these modes, is condemned by every other class in society, and its methods fall under the ban alike of public opinion and of municipal law; and I can well understand the indignant protest of the "respectable" wealth-gatherers against being grouped with such as I shall now describe. But let the truth be told tho the heavens fall!

This class comprises thieves of all grades; forgers and other criminal operators; who are distinctly and literally illegitimate in their methods; who when detected come under and are subject to the penalties of municipal law. But consider: they, like the rest of us, think they must live, and their several modes of securing a living appear to their limited intelligence to be, in their straitened circumstances, the only ones possible. Wherein do they differ from fraudulent meat packers, vendors of falsified grocery packages, belauded health foods and advertised force promoters, false representers of real estate and beclouders of the equities in banking methods? Wherein do they differ except in the lesser magnitude of their operations, from the procurers of charters for railway privileges, gas and light and water monopolies? The whole assemblage of those as of these are seeking their own personal advantage and gain regardless of and as

against the advantage and welfare of the rest of mankind and at the direct cost of the workers. Who shall discriminate between the degrees of turpitude and guilt of these or those?

But lest this comparison and parallel should be considered unjust and overdrawn, let it be submitted to examination in detail as exhibited in particular instances. Wherein lies the essential difference in principle between demanding your watch or money at the muzzle of a pistol, and demanding your money—or so much of it as is in excess of the worth of the service rendered—with the backing of a charter of monopoly—a charter in most cases obtained by false representation and bribery, or because of the ignorance or faithlessness of the people's representatives? Is the highwayman more culpable than the railroad manager or gas purveyor who demands exorbitant prices for services which they know the people cannot do without? Is there any fundamental difference between the method of the sneak thief, who steals your purse carelessly left on the table, or in your bureau, and the cheating grocer who sells you pulverized cocoa-nut shell flavored with pepper or pepper adulterated with cocoa-nut rind for pure pepper? Any difference in turpitude between the man who gets your goods on false pretenses and the man who sells you bacon, for example, at twenty-five cents a pound, wrapped up in three or four thicknesses of paper or cloth worth three or four cents, and this being weighed with the bacon, is charged for at the higher rate? Any difference between the thief who steals a few onions or apples or a pair of shoes from in front of a store, and he who sells you butter or coffee in packages of short weight? And so, all along the line we might query to the point of weariness. The parallelism can neither be denied nor evaded: its demonstration must be evident to all.

A LAST WORD

THE THING IN A NUTSHELL.

WAR.

SLAVERY—out and out, without pretence, and so called.

THE MONOPOLY OF LAND. RENT.

INHERITANCE.

THE WAGE SYSTEM. A modified slavery.

MONEY, USURY. Euphemistically called INTEREST.

BANKING. Usury on other people's money.

FRANCHISES. Monopoly of public service supplies:

Water, Lighting, Carrying.

GRAFT, in securing these monopolies.

TRADING: the exchange of commodities on principles of inequality—PROFIT.

GAMBLING of all kinds: Stocks, Faro, Wheat, Roulette.

THIEVING, Robbery, Swindling (incidentally murder), and other so-called criminal modes of getting a living and amassing wealth.

These, and other practices too numerous to specify, are the influences which the makers of wealth have to contend against, in addition to having to make a living for themselves and families. It is not difficult to see why, in the midst of wealth, they remain poor.

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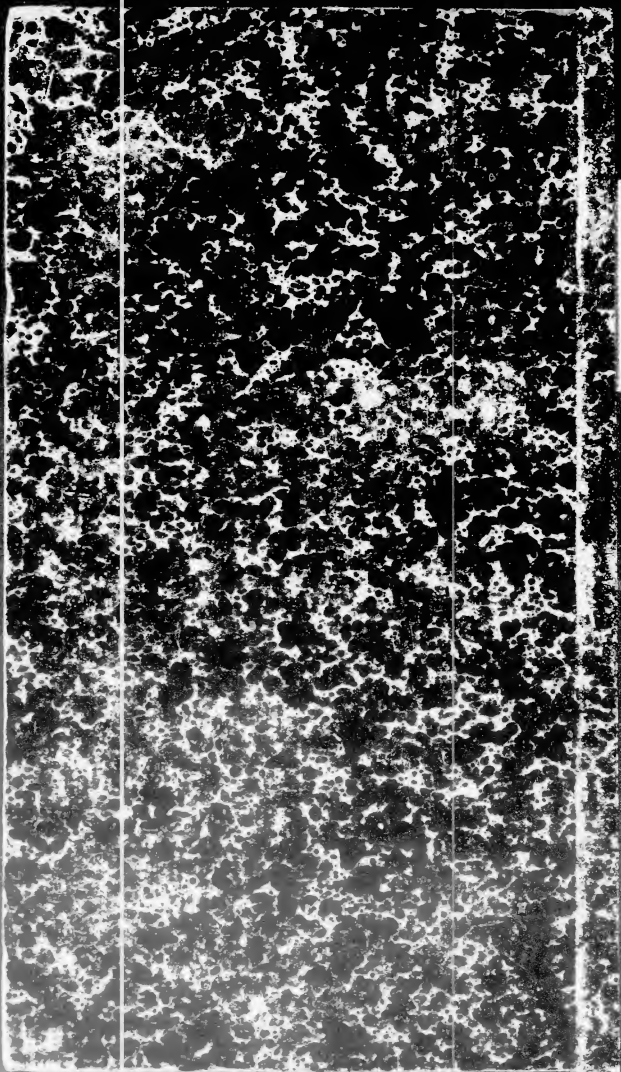
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